



Medicaid in 2014: Background and Tips for Navigators and CACs

*Center for Medicaid and CHIP Services
Centers for Medicare & Medicaid
Services*

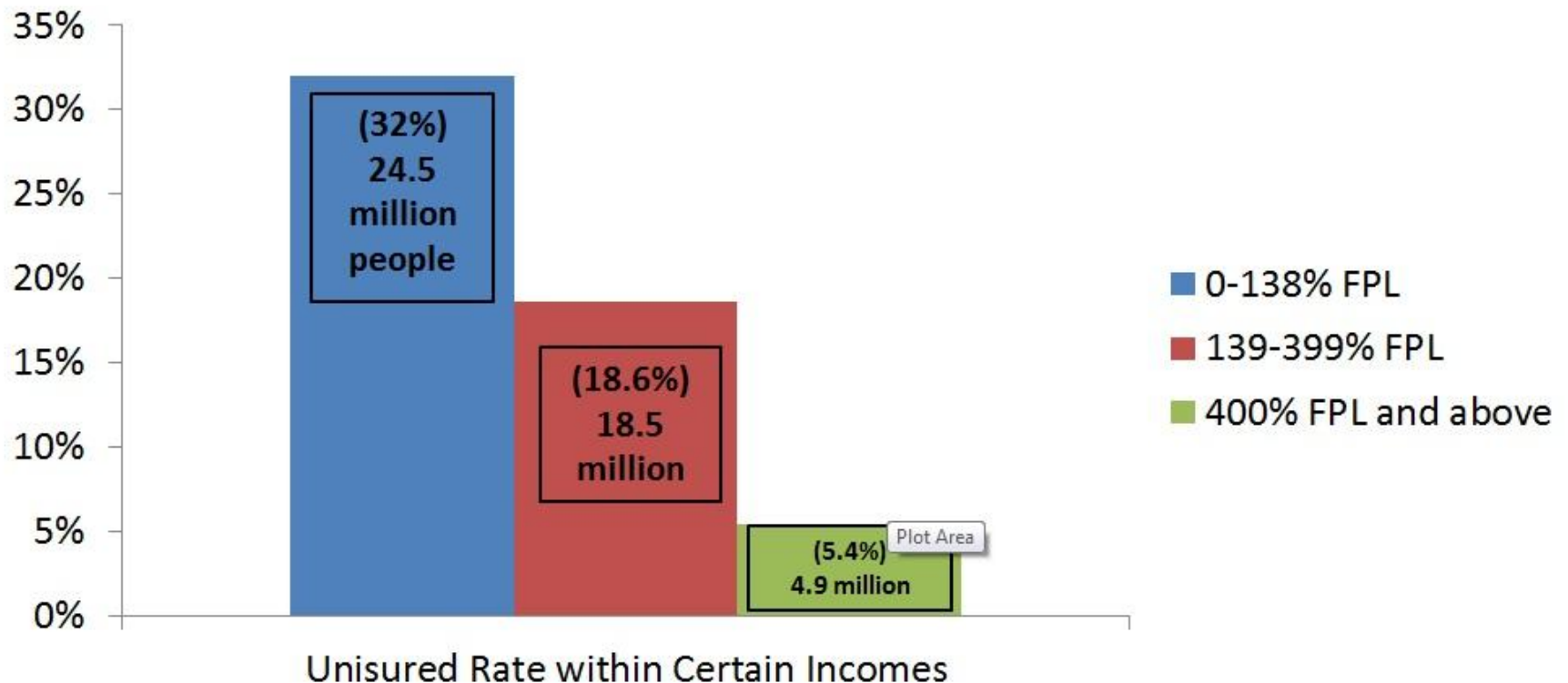
November 2013



Medicaid Today

- A state-federal partnership, jointly financed
- Medicaid and CHIP cover 56 million low-income individuals, families and children
- Much variation across states in terms of coverage levels, benefits, overall approach to delivery of care
- The Affordable Care Act provides tools for leveling the playing field

The Uninsured by Income

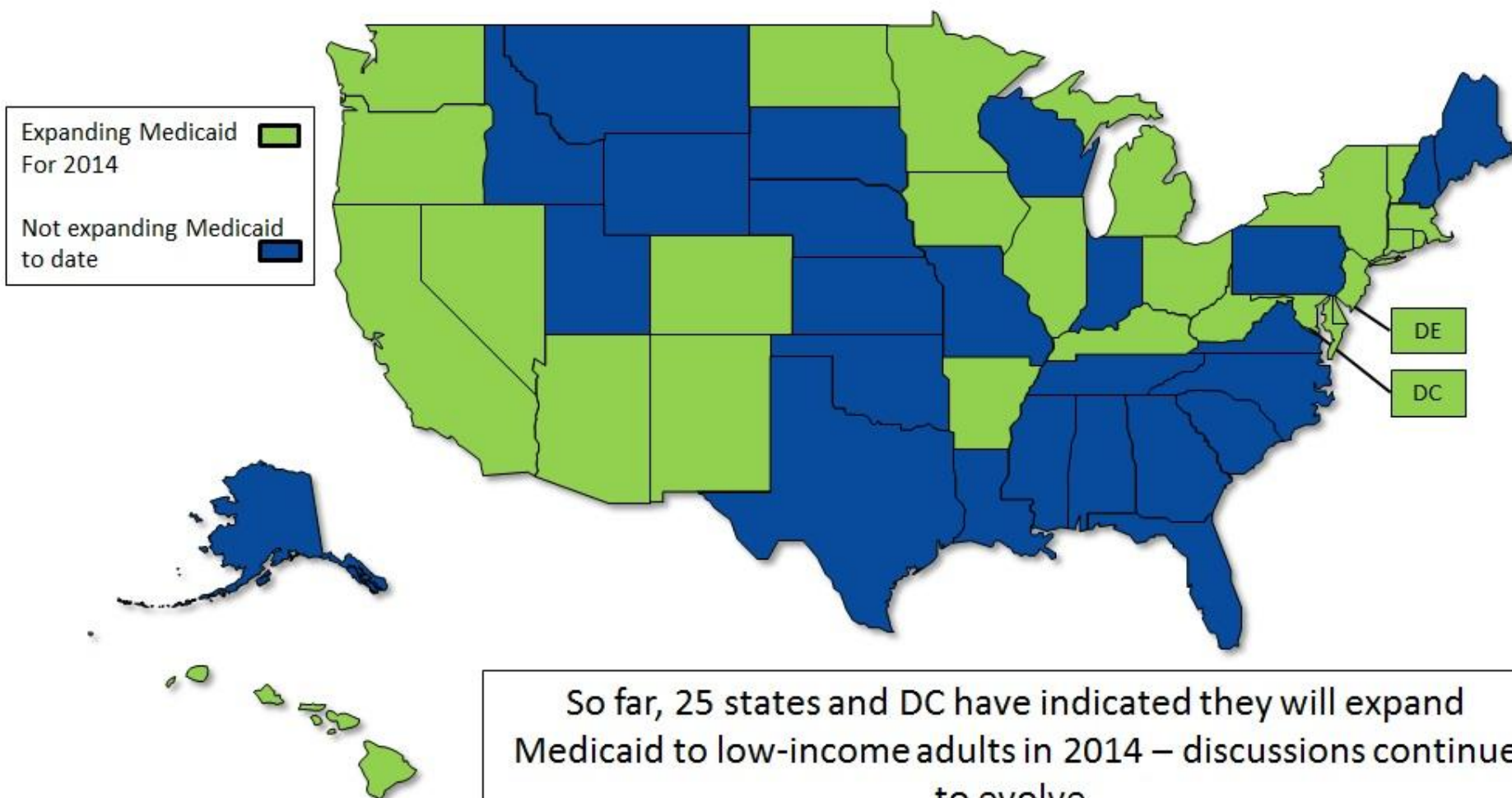


In 2013, 138 percent of the federal poverty level for a single individual is slightly less than \$16,000 per year.

Expanded Medicaid Coverage Under the Affordable Care Act

- States have the opportunity to extend Medicaid coverage to low-income adults with incomes up to 138% of the FPL
 - 100% federal funding for 3 years for newly eligible individuals; gradually leveling out at 90% in 2020
- States decide when to expand; and may later drop the coverage without any federal penalty
- No deadline for state decision

25 States and DC Will Expand Medicaid for 2014



Medicaid Expansion Reaches Many Different Groups of People

The Medicaid expansion: Potential for coverage for millions of uninsured Americans

Parents of children covered by Medicaid and CHIP

Parents of children who have grown and left home

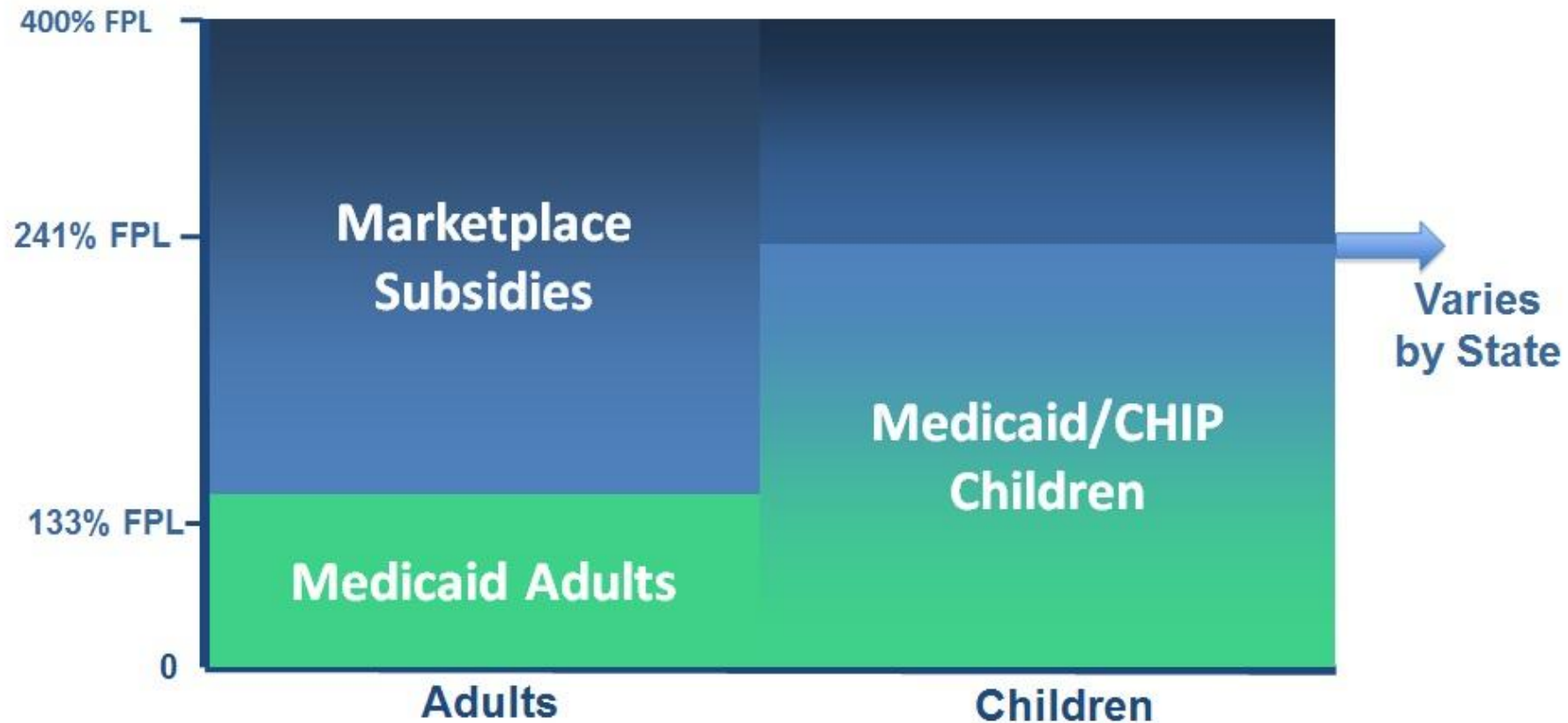
Women that states now only cover while they are pregnant

Older people but still too young for Medicare

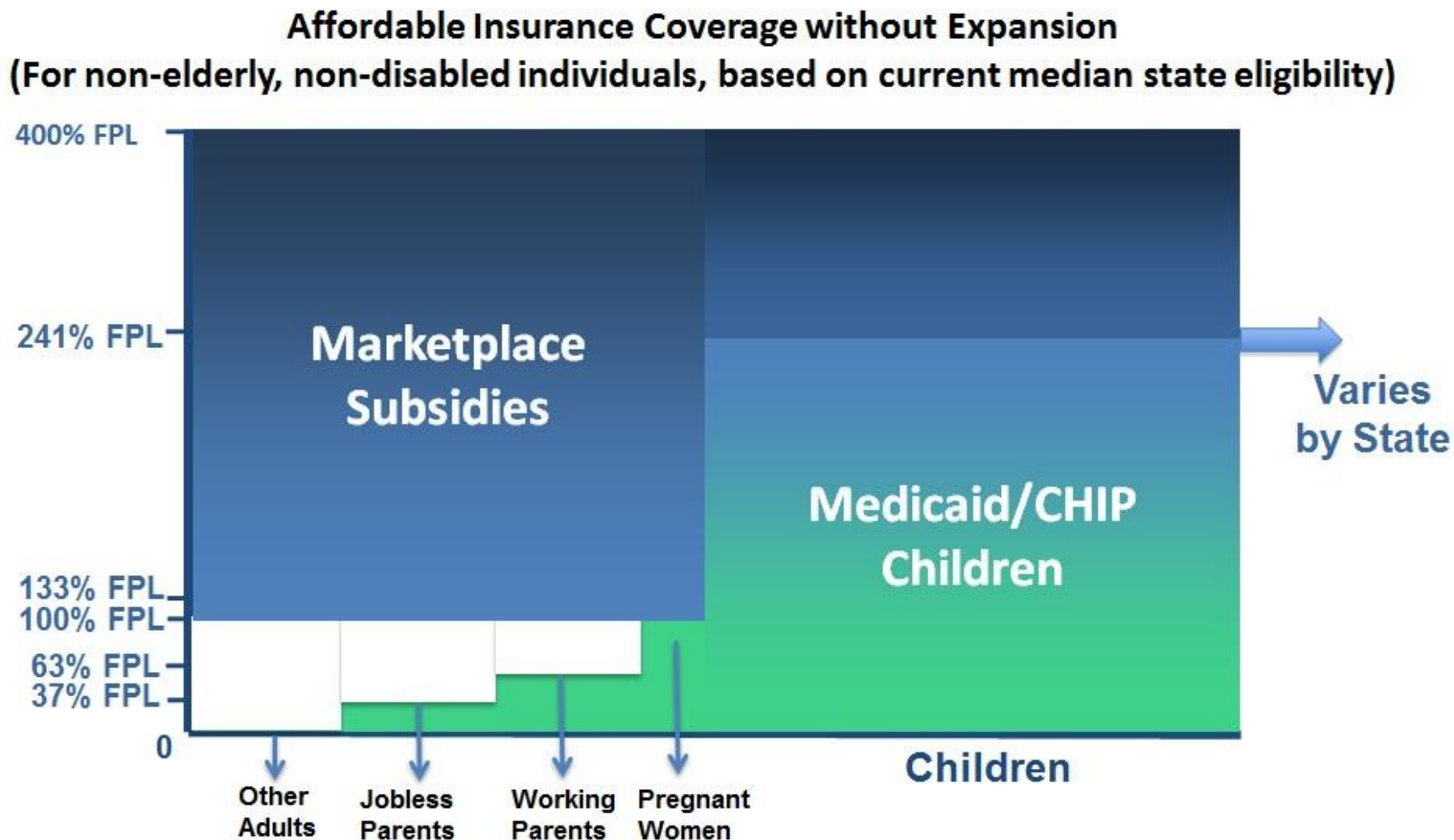
Younger people just starting out on their own

Individuals who are not yet in poor enough health to qualify based on disability

Closing the Coverage Gaps in Medicaid Expansion States



Gaps in Coverage in States that Do Not Expand Medicaid



Medicaid Benefits and Cost-Sharing

- Medicaid benefit package is comprehensive
 - Hospital care
 - Doctor visits
 - Prescription medicines
 - Prenatal care for pregnant women
 - Designed to meet the full range of children's needs
- Cost-sharing limited – response to lack of disposable income, remove barriers to care
- States design benefits/cost sharing within federal rules

Medicaid and the Marketplace

- Eligibility for Medicaid coverage, eligibility for Marketplace coverage subsidies, and the amounts of Marketplace coverage subsidies are based on income
- If eligible for Medicaid, not eligible for a tax credit or cost-sharing reduction
- Individuals with incomes above 100% of the FPL in states that are NOT expanding Medicaid are eligible for APTC
- Some will have no coverage option if state is not expanding; cannot afford full Marketplace premium
- Assist families in learning about their full range of options for obtaining free or low-cost health services, such as community health centers or other venues for care

Talking about Medicaid

- People looking for health coverage are not likely to know what kind of help they qualify for
- They may have applied for Medicaid in the past and were denied -- for many, it's a new day!
- Talk about Medicaid as health coverage that provides:
 - Comprehensive coverage
 - At no cost or at low cost
- Families value Medicaid. 93% with participating children are “satisfied or very satisfied” with the coverage
 - They give the range of services and quality of care high rankings

CMS Outreach Activities

- Working with other federal agencies and to promote enrollment (“Ten Ways” documents on marketplace.cms.gov)
 - Focus on agencies that interact with people likely to qualify, such as SNAP (through US Dept. of Agriculture), Head Start, etc.
- Refreshing our Connecting Kids to Coverage Outreach and Enrollment Campaign materials and messaging to extend to eligible parents
- On the horizon -- materials helpful in reaching out to eligible adults

Working Together to Answer Questions and Solve Problems

- CMS is responding to questions and concerns raised by Navigators, CACs and other stakeholders
- Developing tips for Navigators and Assistors:
 - Relevant tax filing issues
 - Individuals transitioning from Medicaid waiver coverage to the marketplace
 - Talking about Medicaid
 - Others?

For More Information

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